

As the bombs rained down upon Pearl on that day!
 As almost two hundred planes were shot down or on run ways lie ruin to decay!
 But, they say our Lord has his hand in it on that day . . .
 Because, our carriers were far out to sea . . . far out of harms way!
 Giving our Country Tis of Thee, that chance to come back from such Infamy!
 And suddenly now as a Nation, we were all on the march . . .
 all ahead full . . . as our hearts they could not so parch!
 As we collectively so sent the word, "Over There . . . Send The Word To Beware!"
 As this was the defining moment, when America So Set Out To Save The World!
 So teach your children well, that out of Such Infamy and Such Hell . . .
 Can come such light, Wherever Faith In Hearts So Dwells . . .
 And that America's Heart, will always find a way to swell!
 That in our darkest of all hours, our Faith will all so shower!
 With The Strength To Over Evil, To So Tower!
 So on this day upon your knees, remember all of these . . .
 And, "That Day Which Will Live In Infamy"! But, not forget what over Evil, Hearts of Faith and Courage Can So Achieve!
 For something's time can not erase . . .
 And for such things, Heaven so holds a place!
 On This Day That Will Live . . . In Infamy!
 Remember Pearl, Bless them all God Speed!

PERSONAL EXPLANATION

HON. JERROLD NADLER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, December 12, 2011

Mr. NADLER. Mr. Speaker, I was unable to be in Washington DC from December 5–8, 2011.

Had I been present, I would have voted "aye" on rollcall vote No. 892; "aye" on rollcall vote No. 893; "aye" on rollcall vote No. 894; "aye" on rollcall vote No. 895; "aye" on rollcall vote No. 896; "aye" on rollcall vote No. 897; "aye" on rollcall vote No. 898; "aye" on rollcall vote No. 899; "aye" on rollcall vote No. 900, the motion to recommit H.R. 10; "no" on rollcall vote No. 901, final passage of the Regulations in Need of Scrutiny (REINS) Act (H.R. 10); "no" on rollcall vote No. 902; "no" on rollcall vote No. 903, the rule providing for consideration of the Farm Dust Regulation Prevention Act of 2011 (H.R. 1633); "no" on rollcall vote No. 904, the Synthetic Drug Control Act; "aye" on rollcall vote No. 906; "aye" on rollcall vote No. 907; "aye" on rollcall vote No. 908; "aye" on rollcall vote No. 909; "aye" on rollcall vote No. 910; "aye" on rollcall vote No. 911, the motion to recommit H.R. 1633; and "no" on rollcall vote No. 912, final passage of the Farm Dust Regulation Prevention Act (H.R. 1633).

INTRODUCING THE INVESTING IN AMERICA'S SMALL BUSINESSES ACT OF 2011

HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, December 12, 2011

Mrs. MALONEY. Mr. Speaker, I rise today to introduce the Investing in America's Small Businesses Act of 2011, or the "Micro Biz" Bill.

This bill fills an important need in this country to advance the practice of microlending to small start ups, and because it allows Community Development Financial Institutions (CDFIs) to do more of the great work that they already do.

This bill will expand a vital source of seed money for entrepreneurs who don't have access to bank loans. The billion-dollar corporation that began in a dorm room or a garage is no urban myth, as the employees of Facebook and Hewlett-Packard can tell you, but the Great Recession has made it harder than ever for entrepreneurs to access credit. It's my hope that this "micro biz" bill will be a bridge not only to vital financing for entrepreneurs, but also to a brighter economic future for our country.

Indeed, we in Congress talk quite often about the need to create jobs. And even with the unemployment rate falling to 8.6% from a high of 9.2%, our economic recovery is slower than all of us would like. So the goal of my bill is to get to the heart of job creation, the small business—and more specifically, the small startup. And because I think this is a goal that even big business should share, a critical component of the bill is to foster public private partnerships. I have focused on CDFIs because they are on the ground every day financing projects, lending to small businesses, and engaging in economic development in underserved areas.

My bill will provide grants to CDFIs to create or enhance their loan-loss reserves so they can either begin to do micro lending or so they can do more of it. Loan-loss reserves are critical for institutions to be able to extend loans and for corporations to partner with them. Loan-loss reserves cover the institution in the case of a loan default but also allow the institution to be in the "first loss" position. So, if a larger institution or corporation wants to partner with them, the loan-loss reserve ensures that the CDFI, not the larger institution or corporation, will be on the hook should the loan default. I should note, though, that historically, loans in this category through the CDFI's have a very low loan default rate—just 3% in the first quarter of 2011. But the loan-loss reserve provides critical protections for CDFIs and their partners.

The bill also provides grants for technical assistance so that CDFIs can engage with small businesses and help them get off the ground. Loans made through this program must be under \$25,000 and the CDFI must be able to match the grant by 50%. Most importantly, for every dollar of public money, the CDFIs can leverage six dollars of private money.

I believe this bill is essential to helping CDFIs create new financial products and services that are appropriate and accessible for millions of American small businesses that do not have access to the financial mainstream.

Often we are talking about a young Steve Jobs who invents the first computer in his basement but needs startup capital to get it out there. Unfortunately most entrepreneurs aren't Steve Jobs and need loans to get their ideas off the ground. But if they do, they grow, they take on a partner and business takes off from there. Job creation flows from that first loan.

That is exactly what this bill is about and why I think it is so important. It is not a comprehensive solution, but it is a way to get money out there to small business and support job creation from the ground up.

I urge my colleagues to join me in supporting this important legislation.

IN HONOR OF JACK WINGATE

HON. SANFORD D. BISHOP, JR.

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Monday, December 12, 2011

Mr. BISHOP of Georgia. Mr. Speaker, it is with a heavy heart and feeling of fond remembrance that I rise today to pay tribute to a close personal friend, committed community leader, avid conservationist and one of America's most accomplished and legendary bass fishermen—the late Jack Wingate. Mr. Wingate, affectionately known as the "Sage of Seminole," passed away on Thursday, December 8, 2011 at his residence in Recovery, Georgia.

A large gathering that consisted of family members, friends, colleagues and his expansive network of admiring fans, paid their respects to Mr. Wingate at his funeral service that was held on Monday, December 12, 2011, at Calvary Baptist Church. The funeral service was followed by an interment at Cool Springs Cemetery and Masonic graveside rites were provided by the Faceville Masonic Lodge number 487 along with military honors that were bestowed by the United States Navy.

Mr. Wingate, an immensely popular and universally respected public figure in the Decatur County, Georgia community for several decades, was born on September 1, 1929 in Faceville, Georgia. The son of William Paul Wingate and Myrtle Bates Wingate, he was a 1947 graduate of Faceville High School and was a Korean War veteran.

After honorably serving in the military during the Korean conflict, Mr. Wingate returned to his home state of Georgia and founded the famous Lunker Lodge on Lake Seminole in Bainbridge, Georgia. This nationally renowned lodge has hosted several prestigious fishing tournaments and has earned a reputation as a favored compound for expert bass fishermen and notable celebrities. Jack also operated the Wingate's Fishing Camp for Boys at Lunker Lodge and introduced many young men and future expert anglers to the outdoors for 33 years.

Along with operating the Lunker Lodge, Jack had a very successful career as a media commentator and columnist. Over several decades he served as a columnist for the Bainbridge Post-Searchlight newspaper and frequently made appearances on local TV and radio stations throughout Southwest Georgia to discuss current events, tell fishing stories, and provide in-depth updates on conditions at Lake Seminole.

Jack Wingate achieved numerous successes in his life, but none of this would have been possible without the grace of God and his loving wife of 59 years, Joyce E. Wingate. Jack was also the proud father of three daughters—Katherine W. Kent and her husband, Lamar, of Chattahoochee, Florida; Peggy W. MacDonald and her husband, Wayne, of Macon, Georgia; and Jacquie Wingate of Recovery, Georgia. Jack is also survived by two beloved grandchildren.

Mr. Speaker, I ask my colleagues to join me today in paying tribute to Mr. Jack Wingate for being an outstanding ambassador and unyielding supporter of communities throughout Southwest Georgia and for all the outstanding work he did on behalf of working families throughout our United States of America.

THE AFFIRMATION OF APOSTLE
DR. JOHN H. BOYD, SR.

HON. GREGORY W. MEEKS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, December 12, 2011

Mr. MEEKS. Mr. Speaker, I ask that the House of Representatives recognize the Affirmation of Dr. John Haywood Boyd, Sr. as an Apostle of the New Greater Bethel Ministries, located in Cambria Heights and Queens Village with the Sixth Congressional District of New York. Dr. Boyd is a well-known and much-admired figure in clerical and civic circles in southeast Queens. He began his ministry in 1972 in a small canvas tent at the intersection of Francis Lewis and Linden Boulevards in Cambria Heights.

From that site New Greater Bethel Ministries grew in number, influence, and impact, having established a food pantry and soup kitchen which fed hundreds of homeless individuals and families. Under Pastor Boyd's guidance, New Greater Bethel Ministries established a prison ministry to tend to the spiritual needs of incarcerated men and women. Pastor Boyd himself did outstanding work with the Inmate Community Improvement Program for which he received a certificate of recognition from the superintendent of the Queensboro Correctional Facility.

In 1993, the New Greater Bethel Ministries expanded with the addition of a location on Jamaica Avenue in Queens Village. Where rundown structures once stood, Dr. Boyd built a 1500 seat worship and community service facility, complete with a Christian Literature and Media Center, a digital recording studio, a television studio, and a drama center. Later, Dr. Boyd opened the K-12 Bethel Christian Learning Academy and the New Greater Bethel Bible Institute.

Despite episodes of illness and having now reached 85 years of age, Dr. Boyd still provides dynamic leadership to New Greater Bethel Ministries, ensuring that the church to which he had devoted his life continues to minister to the spiritual and material needs of several thousand members of its congregation as well as thousands of residents in the surrounding communities. Dr. Boyd studied at the Manhattan Bible Institute and earned his doctor of divinity from the United Christian College of New York. Over the course of his ministry he has received numerous award commenda-

tions from federal, state, and municipal elected officials, clergy, religious organizations, and community groups. He has been named "Man of the Year" by The New York Christian Times.

Dr. Boyd has been married to his wife, Mother Margie Boyd, for over 60 years. He has six children and numerous grandchildren and great grandchildren.

On December 10, 2011, over 1,000 congregants, community residents, and guests attended the ceremony at which Dr. John Haywood Boyd, Sr. was affirmed as an Apostle of the New Greater Bethel Ministries.

RECOGNIZING TERESA WOODRUFF,
PH.D., AND THE WOMEN'S
HEALTH SCIENCE PROGRAM FOR
HIGH SCHOOL GIRLS AT NORTH-
WESTERN UNIVERSITY

HON. JANICE D. SCHAKOWSKY

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Monday, December 12, 2011

Ms. SCHAKOWSKY. Mr. Speaker, I rise today to recognize Dr. Teresa Woodruff and the Women's Health Science Program for High School Girls, developed by the Institute for Women's Health Research at Northwestern University Feinberg School of Medicine, on their receipt of the Presidential Award for Excellence in Science, Mathematics and Engineering Mentoring.

The Women's Health Science Program for High School Girls targets primarily African American and Latina girls from disadvantaged backgrounds in Chicago. The young women have the opportunity to study at four different Northwestern academies: cardiology, physical science, infectious disease, and oncology.

There is a tremendous opportunity for women to make a difference in improving America's innovative capacity and global competitiveness. A study from last year from the American Association of University Women (AAUW) entitled, "Why So Few?" underscores the point that attracting and retaining more women in the STEM workforce will maximize innovation, creativity, and competitiveness.

The AAUW study suggests that there are a number of ways to cultivate young women's interest and persistence in science and engineering, including mentoring. As Dr. Woodruff and the Women's Health Science Program prove, mentoring plays a crucial role in the academic and personal development of students—especially for young women and underrepresented minorities—who choose to study science and engineering. Of the 90 students who participated in the Women's Health Science Program, 18 are seniors in high school, 70 attend college, and 2 have received undergraduate degrees. Of those attending college, 51 percent are pursuing science majors.

We stand on the precipice of major discoveries and advancements. We need more women and minorities in STEM-related fields to ensure that our workforce and the solutions they develop to solve the problems of today—and tomorrow—are designed better and designed with everyone in mind.

There is a place for initiatives that motivate students to pursue STEM throughout their educational careers. With targeted action—like

that of Dr. Woodruff and the Women's Health Science Program—we can remain global leaders in this vital field.

Again, I want to congratulate Dr. Woodruff for this well-deserved award in recognition of her outstanding work to provide opportunities for girls and women to improve our community and world.

CBC SPECIAL ORDER

HON. BARBARA LEE

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, December 12, 2011

Ms. LEE of California. Mr. Speaker, I ask unanimous consent to include extraneous materials and statements into the RECORD.

First let me thank Chairman CLEAVER for organizing this timely special order and for his leadership on these issues that are so critical for millions of Americans who are looking for work and living on the edge.

Mr. Speaker, I rise with my Congressional Black Caucus colleagues to call for an immediate extension of emergency unemployment benefits and to extend the vital payroll tax holiday for millions of Americans.

We must not fail to do the work of the American people and we must not fail to extend these critical benefits before they run out.

Republican politicians continue to play games with the American people and threaten the recovery of our entire economy just to score political points with their extreme Tea Party base.

If you believed, even for a moment, that Republican politicians truly cared about the plight of the millions of Americans who are struggling to find a job and did not care just about protecting their special interests and getting more tax breaks for the super rich, then this bill should end all doubt.

H.R. 3630 reveals their true colors.

This latest bill, the so called Middle Class Tax Relief and Job Creation Act of 2011, is another slap in the face to the millions of Americans who are struggling to find a job and are living in poverty or on the edge of falling into poverty.

Republicans are holding hostage critical unemployment benefits and threatening every working American with a tax hike so that they can advance the special interest agenda.

I call on Republicans to quickly bring a clean bill to the floor that extends emergency unemployment for the millions of jobseekers who continue to struggle to find a job in the middle of the economic disaster that the careless deregulation of the banks created.

Let's have an up or down vote on a clean bill that extends the temporary reduction of the payroll tax for millions of Americans that has been critical in boosting demand and lifting our economy.

Let's have an up or down vote on a clean bill that isn't bogged down with riders and special interest spending.

Let's have an up or down vote on a clean bill that keeps millions of families and 1 million children out of poverty.

Failing to extend these critical benefits would cripple our recovery and cost the economy over half a million jobs.

If you speak to nearly any business person, they will tell you that they are not hiring and